

## Supplemental Disability Insurance (Employee Paid Short-Term and Long-Term Disability)



## Benefit Highlights

### Los Alamos National Security, LLC



<b>What is Supplemental Disability Insurance?</b>	<p>Supplemental Disability Insurance pays you a portion of your Earnings if you cannot work because of a disabling illness or injury.</p> <p>This highlight sheet is an overview of your Supplemental Disability Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.</p>
<b>What is disability?</b>	<p><u>For Short-Term Disability:</u></p> <p>Disability is defined in The Hartford's contract with your employer. Due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are earning less than 20% of your pre-disability Weekly Earnings or You are unable to perform some, but not all, of the essential duties of your occupation and as a result, you are earning less than 80% (or equal to 80%) of your pre-disability Weekly Earnings.</p> <p><u>For Long-Term Disability:</u></p> <p>Disability is defined in The Hartford's contract with your employer. Typically, disability means that you cannot perform one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical conditions covered by the insurance, and as a result, your current monthly earnings are 80% or less than your pre-disability earnings. Once you have been disabled for 12 months, you must be prevented from performing one or more of the essential duties of any occupation and as a result, your current monthly earnings are 60% or less than your pre-disability earnings.</p>
<b>Am I eligible?</b>	You are eligible if you are classified as a Full time or Part time active employee working at least 20 hours weekly and eligible for Supplemental Disability insurance.
<b>When can I enroll?</b>	You must elect coverage within 31 days of your date of hire.
<b>When is it effective?</b>	Coverage goes into effect subject to the terms and conditions of the policy. Benefits will be effective on your date of hire. You must be Actively at Work with your employer on the day your coverage takes effect.

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Rev 06/08

<b>How much coverage would I have?</b>	<p><u>Employer Paid Short-Term Disability:</u></p> <p>Your Employer provides Employer Paid Short Term Disability Insurance that would pay you a benefit of 55% of your weekly Earnings. The maximum Employer Paid Short Term Disability Insurance benefit you could receive is \$184.00 per week.</p> <p><u>Short-Term provision:</u></p> <p>You may purchase coverage that would pay you additional benefits replacing up to a total (from Employer and Employee Paid coverage) of 70% of your weekly Earnings. The maximum Short-Term disability benefit you could receive from the combined Employer Paid and Employee Paid plans is \$2,307 per week.</p> <p><u>Long-Term provision:</u></p> <p>The Long-term provision of the Supplemental Disability plan would pay you a benefit equal to the lesser of 50% of your Pre-Disability Earnings, 70% of your eligible Pre-Disability Earnings less Other Income Benefits, or the Maximum Monthly Benefit of \$10,000.</p> <p>Your plan includes a Monthly Minimum Benefit of \$100.</p> <p>Earnings are defined in The Hartford's contract with your employer.</p>
<b>How long do I have to wait before I can receive my benefit?</b>	<p><u>Short-Term Disability:</u></p> <ul style="list-style-type: none"> <li>• You may elect one of four Elimination Periods:</li> </ul> <p>Option 1*: 7 Days      Option 2*: 30 Days      Option 3*: 90 Days, or      Option 4*: 180 Days</p> <p>Once you have made an election, you will be eligible to collect your Short-Term Disability benefit starting on the first day following the completion of the elimination period for your disability. Your coverage would continue for 52 weeks of paid benefits.</p> <p>Please note that these benefits run concurrently with your Employer Paid STD Plan.</p> <p>* You will be required to use up to 22 working days (176 hrs) of accrued sick time before your benefits begin.</p> <p><u>Long-Term Disability:</u></p> <ul style="list-style-type: none"> <li>• You must be disabled for 365 days before you can receive a Long-Term Disability benefit payment. Benefit payments for Long-Term disability will begin after the 52 weeks of Short term coverage have been paid.</li> </ul>
<b>If I'm disabled, can the amount of my Long-Term disability benefit be reduced?</b>	Yes. As described on the following page, your monthly Supplemental Disability benefit may be reduced by other income you receive.
<b>Are there other limitations to enrollment?</b>	If you do not enroll within 31 days of your first day of eligibility, you will be considered a "late entrant." Typically, late entrants must show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.

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<b>How long will my Long-Term disability payments continue?</b>	For as long as you remain disabled, or until you reach your Social Security Normal Retirement Age (as stated in the 1983 revision of the United States Social Security Act.), whichever is sooner. If your disability occurs at age 63 or above, your payments may be reduced.
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### **Important Details**

The following is an overview of your Supplemental Disability Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.

**Exclusions:** You cannot receive Supplemental Disability Insurance benefit payments for disabilities that are caused or contributed to by:

- War or act of war (declared or not)
- The commission of, or attempt to commit a felony
- An intentionally self-inflicted injury
- Any case where your being engaged in an illegal occupation was a contributing cause to your disability
- Sickness or injury for which Workers' Compensation benefits are paid, or may be paid, if duly claimed
- Any injury sustained as a result of doing any work for pay or profit for another employer

You must be under the regular care of a physician to receive benefits.

### **Mental Illness, Alcoholism and Substance Abuse:**

- You can receive benefit payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of 24 months for all disability periods during your lifetime.
- Any period of time that you are confined in a hospital or other facility licensed to provide medical care for mental illness, alcoholism and substance abuse does not count toward the 24 months lifetime limit.

### **Pre-existing Conditions (Long Term Disability coverage only)**

Your Insurance limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a condition before the effective date of your Insurance, you will be covered for a disability due to that condition only if:

- You have not received treatment for your condition for the length of time specified in the contract before the effective date of your Insurance, or
- You have been insured under this Insurance for length of time specified in the contract before your disability starts, so you can receive benefits even if you're receiving treatment, or
- You have already satisfied the pre-existing condition requirement of your previous insurer.

Your benefit payments **will be reduced** by other income you receive or are eligible to receive due to your disability, such as:

- Social Security Disability Insurance (please see next section for exceptions)
- Workers' Compensation
- Other employer-based coverage you may have
- Unemployment benefits
- Settlements or judgments for income loss
- Retirement benefits that your employer fully or partially pays for (such as a pension plan)

Your benefit payments **will not be reduced** by certain kinds of other income, such as:

- Retirement benefits if you were already receiving them before you became disabled
- Retirement benefits you start to receive that are funded by your after-tax contributions
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Personal disability policies
- Social Security increases

This Benefit Highlights Sheet is an overview of the Supplemental Disability Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the Insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your Insurance coverage. In the event of any difference between the Benefit Highlights Sheet and the Insurance policy, the terms of the Insurance policy apply.

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